

**UNITED STATES BANKRUPTCY COURT**

District of New Jersey  
MLK Jr Federal Building  
50 Walnut Street  
Newark, NJ 07102

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Case No.: 17-30299-SLM  
Chapter: 11  
Judge: Stacey L. Meisel

In Re: Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Louise A. Gaita  
10 Mountain Ave  
Woodland Park, NJ 07424-3330

Social Security No.:  
xxx-xx-7487

Employer's Tax I.D. No.:

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**NOTICE OF HEARING  
ON APPLICATION/MOTION TO CONVERT CASE**

An application/motion to convert the above-captioned case from Chapter 11 to Chapter 7, has been filed by Michael A. Artis on behalf of U.S. Trustee.

Notice is hereby given that the Court will conduct a hearing on this matter to determine the application/motion for conversion or in the Alternative, Motion to Dismiss before the Honorable Stacey L. Meisel on:

Date: January 8, 2019  
Time: 11:00 AM  
Location: Courtroom 3A, Martin Luther King Jr. Federal Building, 50 Walnut Street, Courtroom 3A, Newark, NJ 07102

Dated: December 12, 2018

JAN:

Jeanne Naughton  
Clerk

**Certificate of Notice Page 2 of 3**  
 United States Bankruptcy Court  
 District of New Jersey

In re:  
 Louise A. Gaita  
 Debtor

Case No. 17-30299-SLM  
 Chapter 11

**CERTIFICATE OF NOTICE**

District/off: 0312-2

User: admin  
 Form ID: 169

Page 1 of 2  
 Total Noticed: 25

Date Rcvd: Dec 12, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 14, 2018.

db Louise A. Gaita, 10 Mountain Ave, Woodland Park, NJ 07424-3330  
 cr +CAB East LLC, serviced by Ford Motor Credit Compan, P.O. Box 62180,  
 Colorado Springs, CO 80962-2180  
 cr +Ocwen Loan Servicing, LLC, Robertson, Anschutz & Schneid, P.L., 6409 Congress Ave,  
 Suite 100, Boca Raton, FL 33487-2853  
 517173934 American Express Bank, FSB, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701  
 517542406 American Express National Bank, c/o Becket and Lee LLP, PO Box 3001,  
 Malvern PA 19355-0701  
 517108002 +Bayview Loan Servicing, c/o KML Law Group, 430 Mountain Ave Ste 200,  
 New Providence, NJ 07974-2731  
 517108003 Best Buy Credit Services, PO Box 78009, Phoenix, AZ 85062-8009  
 517108004 Chase Amazon, Cardmember Service, PO Box 1423, Charlotte, NC 28201-1423  
 517113294 ++FORD MOTOR CREDIT COMPANY, P O BOX 62180, COLORADO SPRINGS CO 80962-2180  
 (address filed with court: Ford Motor Credit Company, LLC, Dept 55953 P.O. Box 55000,  
 Detroit, MI 48255-0953)  
 517108008 PNC Bank, PO Box 856177, Louisville, KY 40285-6177  
 517324390 +PNC Bank, National Association, PO Box 94982, Cleveland, OH 44101-4982

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg E-mail/Text: cio.bncmail@irs.gov Dec 13 2018 00:51:21 Dist Dir of IRS,  
 Insolvency Function, PO Box 724, Springfield, NJ 07081-0724  
 smg E-mail/Text: usanj.njbankr@usdoj.gov Dec 13 2018 00:51:54 U.S. Attorney, 970 Broad St.,  
 Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534  
 smg +E-mail/Text: ustpregion03.ne.ecf@usdoj.gov Dec 13 2018 00:51:53 United States Trustee,  
 Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,  
 Newark, NJ 07102-5235  
 517861424 +E-mail/Text: bkmailbayview@bayviewloanservicing.com Dec 13 2018 00:52:19  
 Bayview Loan Servicing, LLC, 4425 Ponce De Leon Blvd. 5th Floor,  
 Coral Gables, Florida 33146, Bayview Loan Servicing, LLC,  
 4425 Ponce De Leon Blvd. 5th Floor, Coral Gables, Florida 33146-1837  
 517861423 +E-mail/Text: bkmailbayview@bayviewloanservicing.com Dec 13 2018 00:52:19  
 Bayview Loan Servicing, LLC, 4425 Ponce De Leon Blvd. 5th Floor,  
 Coral Gables, Florida 33146-1837  
 517108005 E-mail/PDF: gecsed@recoverycorp.com Dec 13 2018 00:54:38 JC Penny Synchrony,  
 PO Box 960061, Orlando, FL 32896-0061  
 517325720 E-mail/PDF: resurgentbknofifications@resurgent.com Dec 13 2018 00:54:52  
 LVNV Funding, LLC its successors and assigns as, assignee of Citibank, N.A.,  
 Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587  
 517330195 E-mail/Text: camanagement@mtb.com Dec 13 2018 00:51:35 M&T Bank, P.O. Box 840,  
 Buffalo, NY 14240-0840  
 517108006 Fax: 407-737-5634 Dec 13 2018 01:07:44 Ocwen Loan Servicing LLC,  
 1661 Worthington Rd Ste 100, West Palm Beach, FL 33409-6493  
 517108007 E-mail/PDF: gecsed@recoverycorp.com Dec 13 2018 00:55:10 PC Richards/Synchrony Bank,  
 PO Box 960061, Orlando, FL 32896-0061  
 517284744 E-mail/PDF: PRA\_BK2\_CASE\_UPDATE@portfoliorecovery.com Dec 13 2018 00:55:19  
 Portfolio Recovery Associates, LLC, c/o Best Buy Visa, POB 41067, Norfolk VA 23541  
 517322753 E-mail/Text: bnc-quantum@quantum3group.com Dec 13 2018 00:51:47  
 Quantum3 Group LLC as agent for, MOMA Funding LLC, PO Box 788, Kirkland, WA 98083-0788  
 517110564 +E-mail/PDF: gecsed@recoverycorp.com Dec 13 2018 00:55:09 Synchrony Bank,  
 c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021  
 517108009 E-mail/PDF: gecsed@recoverycorp.com Dec 13 2018 00:55:44 Synchrony Bank Amazon,  
 PO Box 960013, Orlando, FL 32896-0013

TOTAL: 14

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

517299372\* American Express Bank, FSB, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701  
 517543940\* +Internal Revenue Service, PO Box 7346, Philadelphia, PA 19101-7346  
 517331457\* +Ocwen Loan Servicing, LLC, 1661 Worthington Road,, Suite 100,, West Palm Beach,,  
 FL 33409-6493

TOTALS: 0, \* 3, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address  
 pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

District/off: 0312-2

User: admin  
Form ID: 169

Page 2 of 2  
Total Noticed: 25

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\*\*\*\*\* BYPASSED RECIPIENTS (continued) \*\*\*\*\*

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Dec 14, 2018

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on December 7, 2018 at the address(es) listed below:

Denise E. Carlon on behalf of Creditor BAYVIEW LOAN SERVICING, LLC dcarlon@kmlawgroup.com,  
bkgroup@kmlawgroup.com  
John R. Morton, Jr. on behalf of Creditor CAB East LLC, serviced by Ford Motor Credit Company  
LLC ecfmail@mortoncraig.com, mortoncraigecf@gmail.com  
Kevin M. Buttery on behalf of Creditor Ocwen Loan Servicing, LLC bkyefile@rasflaw.com  
Michael A. Artis on behalf of U.S. Trustee U.S. Trustee michael.a.artis@usdoj.gov  
Phillip Andrew Raymond on behalf of Creditor Bayview Loan Servicing, LLC  
phillip.raymond@mccalla.com  
Rebecca Ann Solarz on behalf of Creditor BAYVIEW LOAN SERVICING, LLC rsolarz@kmlawgroup.com  
Robert L. Sweeney on behalf of Debtor Louise A. Gaita rsweeneylaw@aol.com,  
G6120@notify.cincompass.com  
U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 8